

FILED
9/12/22 4:19 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Joseph R. Sundo

)
) **Case No. 20-20214-GLT**
)
) **Chapter 13**
)
Debtor(s).)
X Related to Dkt. No. 85

ORDER OF COURT
(Check Boxes That Apply)

☒ **Confirming Plan on Final Basis** ☐ **Chapter 13 Plan dated:**

☐ **Authorizing Distributions Under Plan** ☒ **Amended Chapter 13 dated:**
On Interim Basis Solely as Adequate 8-2-22
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$2,336 effective 07/2022.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$2,602, beginning 9/22. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
-

- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-

- ☒ K. Additional Terms and Conditions:

*Attorney fees are based on retainer of \$750 with remaining balance of \$3,250 to be paid through the plan

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.L.B.R. 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a

revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

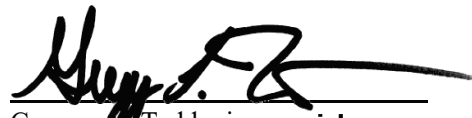
E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: September 12, 2022



Gregory J. Taddonio jah
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:
Joseph R. Sundo
Debtor

Case No. 20-20214-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 12, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2022:

Recip ID	Recipient Name and Address
db	+ Joseph R. Sundo, 1505 Middle Street, Pittsburgh, PA 15215-2531
15199099	+ CRB, 4315 Pickett Road, Bankruptcy Department, St. Joseph, Missouri 64503-1600
15200114	+ Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15200119	+ Diversified Consultants, Inc., Attn: Bankruptcy, Po Box 679543, Dallas, TX 75267-9543
15186285	+ KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, Attn David Fein Esq., Philadelphia, PA 19106-1541
15200120	+ SST/Cross River Bank, 4315 Pickett Road, Saint Joseph, MO 64503-1600
15186289	Systems & Services Technologies Inc, 4315 Pickett Road, Po Box 3999, Saint Joseph, MO 64503-0999
15186288	Systems & Services Technologies Inc, Po Box 5493, Carol Stream, IL 60197-5493
15200122	++ TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576 address filed with court., Tempo, 720 East Pete Rose Way, Suite 400, Cincinnati, OH 45202
15188709	THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Sep 12 2022 23:44:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Sep 12 2022 23:42:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15210528	Email/Text: bnc@atlasacq.com	Sep 12 2022 23:42:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15186282	Email/PDF: bncnotices@becket-lee.com	Sep 12 2022 23:44:49	American Express Corporation, P. O. Box 1270, Newark, NJ 07101-1270
15212844	Email/PDF: bncnotices@becket-lee.com	Sep 12 2022 23:44:40	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15484869	Email/Text: rm-bknotices@bridgecrest.com	Sep 12 2022 23:42:00	Bridgecrest, PO Box 842695, Los Angeles, CA 90084-2695
15484870	Email/Text: rm-bknotices@bridgecrest.com	Sep 12 2022 23:42:00	Bridgecrest, 7300 E Hampton Ave Ste 100, Mesa, AZ 85209-3324
15224829	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 12 2022 23:44:49	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15200112	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 12 2022 23:44:43	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15200113	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 12 2022 23:44:37	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15200115	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 12 2022 23:42:00	Collection Service Center, Inc., Attn: Bankruptcy,

District/off: 0315-2

User: auto

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Form ID: pdf900

Total Noticed: 39

			839 5th Ave., New Kensington, PA 15068-6303
15200117	+ Email/Text: bankruptcy_notifications@ccsusa.com	Sep 12 2022 23:42:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15200116	+ Email/Text: bankruptcy_notifications@ccsusa.com	Sep 12 2022 23:42:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
15186283	Email/PDF: creditonebknotifications@resurgent.com	Sep 12 2022 23:44:36	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15188533	Email/Text: mrdiscen@discover.com	Sep 12 2022 23:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15200118	+ Email/Text: bankruptcyntices@dcicollect.com	Sep 12 2022 23:42:00	Diversified Consultants, Inc., P O Box 551268, Jacksonville, FL 32255-1268
15223777	+ Email/Text: kbarkley@bernsteinlaw.com	Sep 12 2022 23:42:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15186284	+ Email/Text: bankruptcy@huntington.com	Sep 12 2022 23:42:00	Huntingdon National Bank, P.O. Box 1558, Columbus, OH 43216-1558
15224657	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 12 2022 23:42:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15186285	^ MEBN	Sep 12 2022 23:36:31	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, Attn David Fein Esq., Philadelphia, PA 19106-1541
15205661	Email/PDF: resurgentbknotifications@resurgent.com	Sep 12 2022 23:44:43	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15201791	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 12 2022 23:44:47	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15186286	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 12 2022 23:44:34	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
15186287	+ Email/PDF: ebnotices@pnmac.com	Sep 12 2022 23:44:37	PennyMac Loan Services, LLC, 3043 Townsgate Road, #200, Westlake Village, CA 91361-3027
15224432	+ Email/PDF: ebnotices@pnmac.com	Sep 12 2022 23:44:49	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15221365	+ Email/Text: ebnpeoples@grblaw.com	Sep 12 2022 23:42:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, PC, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15186949	+ Email/PDF: gecsed@recoverycorp.com	Sep 12 2022 23:44:36	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15186290	+ Email/Text: BankruptcyNotice@upmc.edu	Sep 12 2022 23:42:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15210534	^ MEBN	Sep 12 2022 23:36:28	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15220652	Email/PDF: ebn_ais@aisinfo.com	Sep 12 2022 23:44:37	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste. 442, Teaneck, NJ 07666
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

District/off: 0315-2

User: auto

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Date Rcvd: Sep 12, 2022

Form ID: pdf900

Total Noticed: 39

15219786	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15200121	*	Systems & Services Technologies Inc, Po Box 5493, Carol Stream, IL 60197-5493

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Kenneth Steidl	on behalf of Debtor Joseph R. Sundo julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 7